



BTL | MARCH 2024

MASTERING CARD PROCESSING FEES



3 Takeaways for today:



BENCHMARK YOUR FEES: GAIN A COMPETITIVE EDGE



WIN MORE GALLONS: WHITE-LABEL MERCHANT SERVICES



NAVIGATING LEGISLATION: AN ALLY IN REDUCING FEES?

TAKEAWAY 1:

**BENCHMARK YOUR FEES: GAIN
A COMPETITIVE EDGE**

10%

HOW DO YOU COMPARE TO AN AVERAGE PIX MERCHANT?



**STANDARD PRICING:
PASS-THRU + \$0.06**



**AVG MONTHLY VOLUME:
\$120,000**



**AVG MONTHLY TRX:
5,500**



**AVG GPM:
50,000**

ALL STORE AVG

| AVG TICKET | EFFECTIVE RATE |
|------------|----------------|
| \$10.00 | 3.40% |
| \$12.00 | 3.15% |
| \$14.00 | 2.89% |
| \$16.00 | 2.64% |
| \$18.00 | 2.38% |
| \$20.00 | 2.13% |
| \$22.00 | 2.07% |
| \$24.00 | 2.01% |
| \$26.00 | 1.94% |
| \$28.00 | 1.88% |
| \$30.00 | 1.82% |
| \$32.00 | 1.82% |
| \$34.00 | 1.81% |
| \$36.00 | 1.81% |
| \$38.00 | 1.80% |
| \$40.00 | 1.80% |
| \$42.00 | 1.79% |
| \$44.00 | 1.79% |
| \$46.00 | 1.78% |
| \$48.00 | 1.76% |
| \$50.00 | 1.73% |
| \$52.00 | 1.71% |
| \$54.00 | 1.69% |
| \$56.00 | 1.67% |
| \$58.00 | 1.64% |
| \$60.00 | 1.62% |

EFFECTIVE RATE BY CARD TYPE

| AVG TICKET | AMEX | DEBIT | DISCOVER | MASTERCARD | VISA |
|------------|-------|-------|----------|------------|-------|
| \$10.00 | 3.30% | 2.74% | 3.19% | 2.90% | 2.62% |
| \$12.00 | 3.22% | 2.59% | 3.11% | 2.82% | 2.56% |
| \$14.00 | 3.15% | 2.44% | 3.03% | 2.74% | 2.51% |
| \$16.00 | 3.07% | 2.29% | 2.95% | 2.66% | 2.45% |
| \$18.00 | 3.00% | 2.14% | 2.87% | 2.58% | 2.40% |
| \$20.00 | 2.92% | 1.99% | 2.79% | 2.51% | 2.34% |
| \$22.00 | 2.85% | 1.83% | 2.72% | 2.43% | 2.28% |
| \$24.00 | 2.77% | 1.68% | 2.64% | 2.35% | 2.22% |
| \$26.00 | 2.70% | 1.53% | 2.56% | 2.27% | 2.16% |
| \$28.00 | 2.62% | 1.38% | 2.48% | 2.19% | 2.12% |
| \$30.00 | 2.55% | 1.23% | 2.40% | 2.11% | 2.08% |
| \$32.00 | 2.47% | 1.21% | 2.32% | 2.09% | 2.04% |
| \$34.00 | 2.40% | 1.19% | 2.32% | 2.07% | 1.99% |
| \$36.00 | 2.32% | 1.17% | 2.32% | 2.05% | 1.95% |
| \$38.00 | 2.32% | 1.15% | 2.31% | 2.02% | 1.91% |
| \$40.00 | 2.31% | 1.13% | 2.31% | 2.00% | 1.87% |
| \$42.00 | 2.31% | 1.11% | 2.31% | 1.98% | 1.86% |
| \$44.00 | 2.30% | 1.09% | 2.31% | 1.96% | 1.84% |
| \$46.00 | 2.30% | 1.08% | 2.31% | 1.94% | 1.83% |
| \$48.00 | 2.29% | 1.06% | 2.30% | 1.92% | 1.82% |
| \$50.00 | 2.29% | 1.04% | 2.30% | 1.90% | 1.81% |
| \$52.00 | 2.28% | 1.02% | 2.30% | 1.88% | 1.79% |
| \$54.00 | 2.28% | 1.00% | 2.30% | 1.85% | 1.78% |
| \$56.00 | 2.27% | 0.98% | 2.29% | 1.83% | 1.77% |
| \$58.00 | 2.27% | 0.96% | 2.29% | 1.81% | 1.75% |
| \$60.00 | 2.26% | 0.94% | 2.29% | 1.79% | 1.74% |

****YOU'LL RECEIVE A COPY OF THIS CALCULATOR SPREADSHEET AT THE END OF THE PRESENTATION**

15%

BIGGEST FACTORS IMPACTING EFFECTIVE RATE

- 1. YOUR AVG TICKET**
- 2. YOUR CARD MIX**
- 3. YOUR PROCESSOR**

AVERAGE TICKET

MOST INTERCHANGE FEES INCLUDE A FIXED TRANSACTION FEE.
LARGER SALES REDUCE THE IMPACT

The 5 most common interchange fees at a C-store.

Sale amount

Effective Rate = Fees/Sale amount

| | | | \$1.00 SALE | | \$5.00 SALE | | \$10.00 SALE | | \$20.00 SALE | | \$50.00 SALE | |
|---------------------------------|-------|-----------|-------------|----------|-------------|----------|--------------|----------|--------------|----------|--------------|----------|
| Transaction Type | Fee % | Trans Fee | Fee % | EFF Rate | Fee % | EFF Rate | Fee % | EFF Rate | Fee % | EFF Rate | Fee % | EFF Rate |
| VISA or MC regulated debit | 0.05% | \$0.22 | \$0.22 | 22.05% | \$0.22 | 4.45% | \$0.23 | 2.25% | \$0.23 | 1.15% | \$0.25 | 0.49% |
| VISA automated fuel disp. (AFD) | 1.15% | \$0.25 | \$0.26 | 26.15% | \$0.22 | 0.005 | \$0.37 | 3.65% | \$0.48 | 2.40% | \$0.83 | 1.65% |
| VISA small ticket item | 1.65% | \$0.04 | \$0.06 | 5.65% | \$0.22 | 0.005 | \$0.21 | 2.05% | \$0.37 | 1.85% | \$0.87 | 1.73% |
| MC automated fuel disp. (AFD) | 0.70% | \$0.17 | \$0.18 | 17.70% | \$0.22 | 0.005 | \$0.24 | 2.40% | \$0.31 | 1.55% | \$0.52 | 1.04% |
| MC petroleum base | 2.00% | \$0.00 | \$0.02 | 2.00% | \$0.22 | 0.005 | \$0.20 | 2.00% | \$0.40 | 2.00% | \$1.00 | 2.00% |

25%

BIGGEST FACTORS IMPACTING EFFECTIVE RATE

1. YOUR AVG TICKET
2. YOUR CARD MIX
3. YOUR PROCESSOR

CARD MIX - \$30 SALE

MOST COMMON FEE FOR EACH CARD TYPE

| CARD | DISCOUNT RATE % + ASSESSMENTS | TRANSACTION FEE | \$30 SALE TOTAL FEE | EFFECTIVE RATE |
|---------------------------------|-------------------------------|-----------------|---------------------|----------------|
| DEBIT + INTERLINK DEBIT NETWORK | 0.10% | \$0.22 | \$0.25 | 0.83% |
| AMERICAN EXPRESS | 2.015% | \$0.12 | \$0.73 | 2.42% |
| DISCOVER | 1.94% | \$0.05 | \$0.63 | 2.11% |
| MASTERCARD PETROLEUM BASE | 2.13% | - | \$0.64 | 2.13% |
| VISA FUEL CONSUMER CREDIT | 1.29% | \$0.25 | \$0.64 | 2.12% |
| FLEET | 3.00% | \$0.25 | \$1.15 | 3.83% |
| EBT | - | \$0.05 | \$0.05 | 0.17% |

CARD MIX - DEBIT DISCOUNT AT THE PUMP

HOW MUCH WILL I LOSE TO WIN MORE GALLONS?

10 GALLONS

Posted Credit Price:

\$3.30

Posted Cash/Debit Price:

\$3.25

| CARD | PRICE PER GALLON | TOTAL SALE | DISCOUNT RATE % + ASSESSMENTS | TRANSACTION FEE | TOTAL FEES | Effective rate | GROSS PROFIT |
|-------------------|------------------|------------|-------------------------------|-----------------|------------|----------------|--------------|
| VISA | \$3.30 | \$33.00 | 1.29% | \$0.25 | \$0.68 | 2.05% | \$32.32 |
| DEBIT + INTERLINK | \$3.25 | \$32.50 | 0.10% | \$0.22 | \$0.25 | 0.78% | \$32.25 |
| DISCOVER | \$3.30 | \$33.00 | 1.94% | \$0.05 | \$0.69 | 2.09% | \$32.31 |
| AMERICAN EXPRESS | \$3.30 | \$33.00 | 2.02% | \$0.12 | \$0.79 | 2.38% | \$32.21 |
| MASTERCARD | \$3.30 | \$33.00 | 2.13% | 0 | \$0.70 | 2.13% | \$32.30 |
| FLEET | \$3.30 | \$33.00 | 3.00% | \$0.25 | \$1.24 | 3.76% | \$31.76 |

40 GALLONS

| CARD | PRICE PER GALLON | TOTAL SALE | DISCOUNT RATE % + ASSESSMENTS | TRANSACTION FEE | TOTAL FEES | Effective rate | GROSS PROFIT |
|-------------------|------------------|------------|-------------------------------|-----------------|------------|----------------|--------------|
| VISA | \$3.30 | \$132.00 | 1.29% | \$0.25 | \$1.95 | 1.48% | \$130.05 |
| DEBIT + INTERLINK | \$3.25 | \$130.00 | 0.10% | \$0.22 | \$0.35 | 0.27% | \$129.65 |
| DISCOVER | \$3.30 | \$132.00 | 1.94% | \$0.05 | \$2.61 | 1.98% | \$129.39 |
| AMERICAN EXPRESS | \$3.30 | \$132.00 | 2.02% | \$0.12 | \$2.79 | 2.11% | \$129.21 |
| MASTERCARD | \$3.30 | \$132.00 | 2.13% | 0 | \$2.81 | 2.13% | \$129.19 |
| FLEET | \$3.30 | \$132.00 | 3.00% | \$0.25 | \$4.21 | 3.19% | \$127.79 |

VERDICT: LOSS IN INCOME SHOULDN'T BE A DETERMINING FACTOR

40%

BIGGEST FACTORS IMPACTING EFFECTIVE RATE

1. YOUR AVG TICKET
2. YOUR CARD MIX
3. YOUR PROCESSOR

I'M PAYING \$0.03 PER TRANSACTION, RIGHT?



50%

I'M PAYING \$0.03 PER TRANSACTION, RIGHT?

**INTERCHANGE PLUS
OR
FLAT/TIERED/BLENDED PRICING?
(SEE BRANDED FEES)**

**AUTHORIZATION FEE
&
ITEM FEE?**

AVS FEE?

PIN DEBIT FEE?

PCI PROTECTION FEE

&

PCI NON-COMPLIANCE FEE?

| VI. RATES & FEES (FOR VISA, MASTERCARD, DISCOVER AND AMERICAN EXPRESS UNLESS OTHERWISE NOTED) | | | | | | | | | |
|---|----------------|------|--|--|----------|---|-------------------------------------|---------------|---|
| Pricing Structure (Disc) | Discount | Rate | Surcharge | Tiered Pricing | Discount | Qualified | Mid-Qualified | Non-Qualified | |
| | | | | | | | | | |
| <input type="checkbox"/> Interchange Plus (dues, fees, & assessments) | | % | % | <input type="checkbox"/> | | % | % + \$ 0.10 | % + \$ 0.10 | |
| <input type="checkbox"/> Flat Rate/Fee | | % | % | <input type="checkbox"/> | | % | % + \$ 0.10 | % + \$ 0.10 | |
| Transaction Fee (includes returns): | | \$ | | American Express OptBlue* | | MCC/SIC | Qualified | Mid-Qualified | Non-Qualified |
| Other Item Fee – Credit: | | \$ | | Pricing Structure: | | | % | % + \$ 0.10 | % + \$ 0.10 |
| Other Item Fee – Signature Debit: | | \$ | | <input type="checkbox"/> Cost Plus Pricing | | Transaction Fee: | | \$ | <input type="checkbox"/> Opt out of American Express Card Marketing Materials |
| Other Discount Rate – Credit: | | % | | <input type="checkbox"/> Tiered Pricing | | Card Network Fees: | | Pass Through | |
| Other Discount Rate – Signature Debit: | | % | | <input type="checkbox"/> ERR Pricing | | Amex Direct SE #: | | | Transaction Fee: \$ |
| *American Express acceptance is automatically included along with Visa, MasterCard, and Discover. If no pricing method is selected for American Express or Amex Transaction Fee, then pricing method shall be the same as Visa, MasterCard and Discover. The default rates applicable for acceptance of American Express cards are as follows: (1) If Merchant if set up on TIERED RATES or ERR, then Qualified Rate: 2.99%, Mid-Qualified Rate +0.50%, and Non-Qualified +0.90%, and \$0.30 Amex Transaction Fee (2) ALL OTHER MERCHANTS (NON-TIERED), then Amex Direct Costs + 0.99%, and \$0.30 Amex Transaction Fee | | | | | | | | | |
| Address Verification Fee: | \$ | | Monthly DataMiner Fee: | \$ | | <input type="checkbox"/> Merchant Club | # of Units: _____ \$ _____ per unit | Total Cost \$ | |
| Annual Customer Service Fee: | \$ | | See section 2.59 for further details. | | | <input type="checkbox"/> EBT Cash <input type="checkbox"/> EBT Food | Stamp | Per Trans \$ | |
| Batch Header Fee: | \$ | | Monthly Foundry Business Insights (FBI) Fee: | \$39.99 | | FNS #: | | | |
| Chargeback Fee: | \$ | | See section 2.61 for further details. | | | <input type="checkbox"/> Wright Express Rate: | % + \$ | | |
| Monthly Service Fee: | \$ | | Monthly Merchant Foundry Fee: | \$ | | <input type="checkbox"/> Voyager Rate: | % + \$ | | |
| Monthly Minimum Discount Fee: | \$ | | Voice Authorization Fee: | \$ | | | | | |
| Retrieval/Representation Fee: | \$ | | Regulatory Product Fee: | \$ | | | | | |
| Initial One Time Setup Fee: | \$ | | PCI Protection Plan: | \$ | | | | | |
| Touch Tone Transaction Fee: | \$ | | PCI Compliance Non-Validation Fee: | \$ | | | Paper Statement Fee: | \$ 4.95 | |
| <input type="checkbox"/> Gateway | Monthly Fee: | \$ | + Transaction Fee: | \$ | | Gateway Setup Fee: | \$ | | |
| <input type="checkbox"/> Online PIN Based Debit | Discount Rate: | % | + Transaction Fee: | \$ | | Monthly Pin Debit Access Fee: | \$ | | (Plus pass through network fees) |
| <input type="checkbox"/> Wireless | Monthly Fee: | \$ | + Transaction Fee: | \$ | | Wireless Setup Fee: | \$ | | |

I'M PAYING \$0.03 PER TRANSACTION, RIGHT?

YOU THINK YOU'RE PAYING

AUTHORIZATION FEE \$0.03

REALITY

AUTHORIZATION FEE \$0.03

ITEM FEE \$0.05

AVS FEE \$0.05

PIN DEBIT FEE \$0.05

TOTAL \$0.18

| VI. RATES & FEES (FOR VISA, MASTERCARD, DISCOVER AND AMERICAN EXPRESS UNLESS OTHERWISE NOTED) | | | | | | | | | |
|---|----------------|------|--------------------|--|-------------------|---------------|---------------------|---|----------------------------------|
| Pricing Structure (Visa, MC, Disc) | Discount | Rate | Surcharge | Discount | Qualified | Mid-Qualified | Non-Qualified | American Express OptBlue* | |
| | | | | | | | | MCC/SIC | Transaction Fee |
| <input type="checkbox"/> Interchange Plus (dues, fees, & assessments) | Credit | % | % | <input type="checkbox"/> Tiered Pricing | % | % + \$ 0.10 | % + \$ 0.10 | | |
| <input type="checkbox"/> Flat Rate/Fee | Debit | % | % | <input type="checkbox"/> ERR Pricing | % | % + \$ 0.10 | % + \$ 0.10 | | |
| Transaction Fee (includes returns): | \$ | | | <input type="checkbox"/> Cost Plus Pricing | % | % + \$ 0.10 | % + \$ 0.10 | | |
| Other Item Fee – Credit: | \$ | | | <input type="checkbox"/> Tiered Pricing | | | | | |
| Other Item Fee – Signature Debit: | \$ | | | <input type="checkbox"/> ERR Pricing | | | | | |
| Other Discount Rate – Credit: | % | | | American Express Direct | Amex Direct SE #: | | Transaction Fee: \$ | | |
| Other Discount Rate – Signature Debit: | % | | | | | | | | |
| *American Express acceptance is automatically included along with Visa, MasterCard, and Discover. If no pricing method is selected for American Express or Amex Transaction Fee, then pricing method shall be the same as Visa, MasterCard and Discover. The default rates applicable for acceptance of American Express cards are as follows: (1) If Merchant if set up on TIERED RATES or ERR, then Qualified Rate: 2.99%, Mid-Qualified Rate +0.50%, and Non-Qualified +0.90%, and \$0.30 Amex Transaction Fee (2) ALL OTHER MERCHANTS (NON-TIERED), then Amex Direct Costs + 0.99%, and \$0.30 Amex Transaction Fee | | | | | | | | | |
| Address Verification Fee: | \$ | | | Monthly DataMiner Fee: | \$ | | | <input type="checkbox"/> Merchant Club | Total Cost |
| Annual Customer Service Fee: | \$ | | | See section 2.59 for further details. | | | | # of Units: \$ per unit | \$ |
| Batch Header Fee: | \$ | | | Monthly Foundry Business Insights (FBI) Fee: | \$39.99 | | | <input type="checkbox"/> EBT Cash <input type="checkbox"/> EBT Food | Per Trans |
| Chargeback Fee: | \$ | | | See section 2.61 for further details. | | | | Stamp | \$ |
| Monthly Service Fee: | \$ | | | Monthly Merchant Foundry Fee: | \$ | | | FNS #: | |
| Monthly Minimum Discount Fee: | \$ | | | Voice Authorization Fee: | \$ | | | <input type="checkbox"/> Wright Express Rate: | % + \$ |
| Retrieval/Representation Fee: | \$ | | | Regulatory Product Fee: | \$ | | | <input type="checkbox"/> Voyager Rate: | % + \$ |
| Initial One Time Setup Fee: | \$ | | | PCI Protection Plan: | \$ | | | | |
| Touch Tone Transaction Fee: | \$ | | | PCI Compliance Non-Validation Fee: | \$ | | | Paper Statement Fee: | \$ 4.95 |
| <input type="checkbox"/> Gateway | Monthly Fee: | \$ | + Transaction Fee: | Gateway Setup Fee: | \$ | | | | |
| <input type="checkbox"/> Online PIN Based Debit | Discount Rate: | % | + Transaction Fee: | Monthly Pin Debit Access Fee: | \$ | | | | (Plus pass through network fees) |
| <input type="checkbox"/> Wireless | Monthly Fee: | \$ | + Transaction Fee: | Wireless Setup Fee: | \$ | | | | |

75% OF MERCHANTS ARE PAYING NON-COMPLIANCE FEES \$400-\$1500/ANNUALLY*

60%







BRAND FEE COMPARISON FOR AN AVERAGE C-STORE

- Sales: \$2MM
- Transactions: 70K
- Avg Ticket: \$28
- 60,000 GPM

DEBIT FEES
50%
of Transactions

VISA/MC & OTHER FEES
48%
of Transactions

FLEET FEES
2%
of Transactions

| | DEBIT FEES 50% of Transactions | VISA/MC & OTHER FEES 48% of Transactions | FLEET FEES 2% of Transactions | NETWORK FEES* | TOTAL FEES | EFFECTIVE RATE | FEE DIFFERENCE |
|---|--------------------------------------|--|-------------------------------------|---------------|------------|----------------|----------------|
| PIX | \$14,352 | \$16,997 | \$1,986 | \$240 | \$33,575 | 1.72% | - |
|  | \$15,468 | \$19,610 | \$1,754 | \$1,020 | \$37,853 | 1.94% | (\$4,278.14) |
|  | \$14,573 | \$20,930 | \$1,791 | \$900 | \$38,194 | 1.96% | (\$4,619.14) |
| ExxonMobil | \$16,529 | \$21,911 | \$1,947 | \$600 | \$40,988 | 2.10% | (\$7,413.15) |
|  | \$16,541 | \$21,998 | \$2,011 | \$1,068 | \$41,618 | 2.14% | (\$8,043.88) |
|  | \$12,551 | \$26,413 | \$1,749 | \$1,200 | \$41,913 | 2.15% | (\$8,338.71) |
|  | \$18,006 | \$21,868 | \$1,857 | \$600 | \$42,331 | 2.17% | (\$8,756.43) |
|  | \$16,049 | \$23,963 | \$1,764 | \$900 | \$42,676 | 2.19% | (\$9,101.58) |

65%

BOTTOM LINE: EVALUATING YOUR PROCESSOR AND PROCESSES COULD SAVE YOU THOUSANDS



**STANDARD PRICING:
PASS-THRU + \$0.06**



**AVG MONTHLY VOLUME:
\$120,000**



**AVG MONTHLY TRX:
5,500**



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ALL STORE AVG

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| \$28.00 | 1.88% |
| \$30.00 | 1.82% |
| \$32.00 | 1.82% |
| \$34.00 | 1.81% |
| \$36.00 | 1.81% |
| \$38.00 | 1.80% |
| \$40.00 | 1.80% |
| \$42.00 | 1.79% |
| \$44.00 | 1.79% |
| \$46.00 | 1.78% |
| \$48.00 | 1.76% |
| \$50.00 | 1.73% |
| \$52.00 | 1.71% |
| \$54.00 | 1.69% |
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| \$58.00 | 1.64% |
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EFFECTIVE RATE BY CARD TYPE

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| \$48.00 | 2.29% | 1.06% | 2.30% | 1.92% | 1.82% |
| \$50.00 | 2.29% | 1.04% | 2.30% | 1.90% | 1.81% |
| \$52.00 | 2.28% | 1.02% | 2.30% | 1.88% | 1.79% |
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| \$58.00 | 2.27% | 0.96% | 2.29% | 1.81% | 1.75% |
| \$60.00 | 2.26% | 0.94% | 2.29% | 1.79% | 1.74% |

70%

TAKEAWAY 2:

WIN MORE GALLONS: WHITE-LABEL MERCHANT SERVICES



75%

WHY WHITE-LABEL MERCHANT SERVICES?

YOUR LOGO HERE



Increase Revenue:

- Maximize Every Sale: Make each gallon count, boosting revenue without extra effort.



Expand Your Offering:

- Offer Irresistible Rates: Attract and keep customers with unbeatable pricing
- Build Partnerships: Become a trusted partner, securing long-term loyalty.



Reduce Financial Risks:

- Protect Your Profits: Shield your bottom line from unpaid invoices by offsetting invoices with payments.

 80%

Statement Date: March 18, 2024

PIX

QUICK STOP

QUICK STOP INC
123 MAIN ST
ALPHARETTA GA 30004

Merchant ID: 1234567
Facility ID: PIX1234

Activity Summary

| Description | |
|----------------|-------------|
| Transactions | 918 |
| Gross | \$33,741.16 |
| Fees | -\$484.05 |
| Net | \$33,257.11 |
| Effective Rate | 1.43% |

Batch(es): 93

Settlements

| Card Type | Transactions | Gross | Fees | Net |
|------------------|--------------|-------------|-----------|-------------|
| American Express | 32 | \$1,561.07 | -\$39.17 | \$1,521.90 |
| Discover | 13 | \$317.68 | -\$7.61 | \$310.07 |
| Master Card | 98 | \$3,657.52 | -\$69.49 | \$3,588.03 |
| Visa | 240 | \$9,364.10 | -\$164.37 | \$9,199.73 |
| Voyager | 1 | \$35.38 | -\$1.21 | \$34.17 |
| Wright Express | 8 | \$504.82 | -\$16.99 | \$487.83 |
| Debit | 509 | \$17,570.33 | -\$184.75 | \$17,385.58 |
| EFT | 17 | \$720.26 | \$0.46 | \$720.80 |

BLUEPRINT: HOW HARD IS THIS TO MAINTAIN

REFERRAL PARTNER REPORT

REFERRAL PARTNER
123 MAIN ST
ALPHARETTA GA
EXAMPLE@EMAIL.COM

| PERIOD | TOTAL | DUE |
|---------------|-------------------|---------|
| FEBRUARY 2024 | \$2,730.74 | 3/15/24 |

| Store | Transactions | Gross | Revenue Share |
|--------------|--------------|--------------|-------------------|
| STORE 1 | 16,338 | \$507,952.67 | \$326.76 |
| STORE 2 | 3,419 | \$93,858.69 | \$68.38 |
| STORE 3 | 8,900 | \$167,314.76 | \$178.00 |
| STORE 4 | 6,643 | \$151,136.93 | \$132.86 |
| STORE 5 | 11,043 | \$334,382.24 | \$220.86 |
| STORE 6 | 2,188 | \$33,512.71 | \$43.76 |
| STORE 7 | 3,234 | \$69,340.63 | \$64.68 |
| STORE 8 | 1,783 | \$32,566.00 | \$35.66 |
| STORE 9 | 13,073 | \$279,627.14 | \$261.46 |
| STORE 10 | 4,962 | \$182,774.14 | \$99.24 |
| STORE 11 | 5,575 | \$99,827.36 | \$111.50 |
| STORE 12 | 13,987 | \$453,032.92 | \$279.74 |
| STORE 13 | 7,966 | \$240,681.58 | \$159.32 |
| STORE 14 | 5,181 | \$119,842.09 | \$207.24 |
| STORE 15 | 8,716 | \$272,695.47 | \$174.32 |
| STORE 16 | 6,745 | \$175,784.35 | \$134.90 |
| STORE 17 | 3,755 | \$85,173.89 | \$75.10 |
| STORE 18 | 7,848 | \$209,299.87 | \$156.96 |
| Total | | | \$2,730.74 |



NO COST TO IMPLEMENT, NO CONTRACT



FUEL WHOLESALER REMAINS OUT OF SCOPE, COMPLIANCE, AND RISK



COMPLETE SETUP BY SYNCING DATA TO YOUR BACK OFFICE THROUGH DTN

“Offering this service has given us an automatic “yes” when prospects ask if we can handle their processing. Especially when debranding a store.”

-BTL Member Testimonial

TAKEAWAY 3:

NAVIGATING LEGISLATION: AN ALLY IN REDUCING FEES?



CREDIT CARD COMPETITION ACT OF 2023



WHAT IS IT?

- The Credit Card Competition Act is bipartisan legislation to reduce card “swipe fees”
- Visa and Mastercard must allow alternative networks to process their cards, creating competition and potentially lowering Interchange fees.



THE GOOD

- Competition is good.
- Bigger Spotlight on Visa & Mastercard for high US swipe fees. (EU: 0.30%, US: 2.00%)



THE BAD

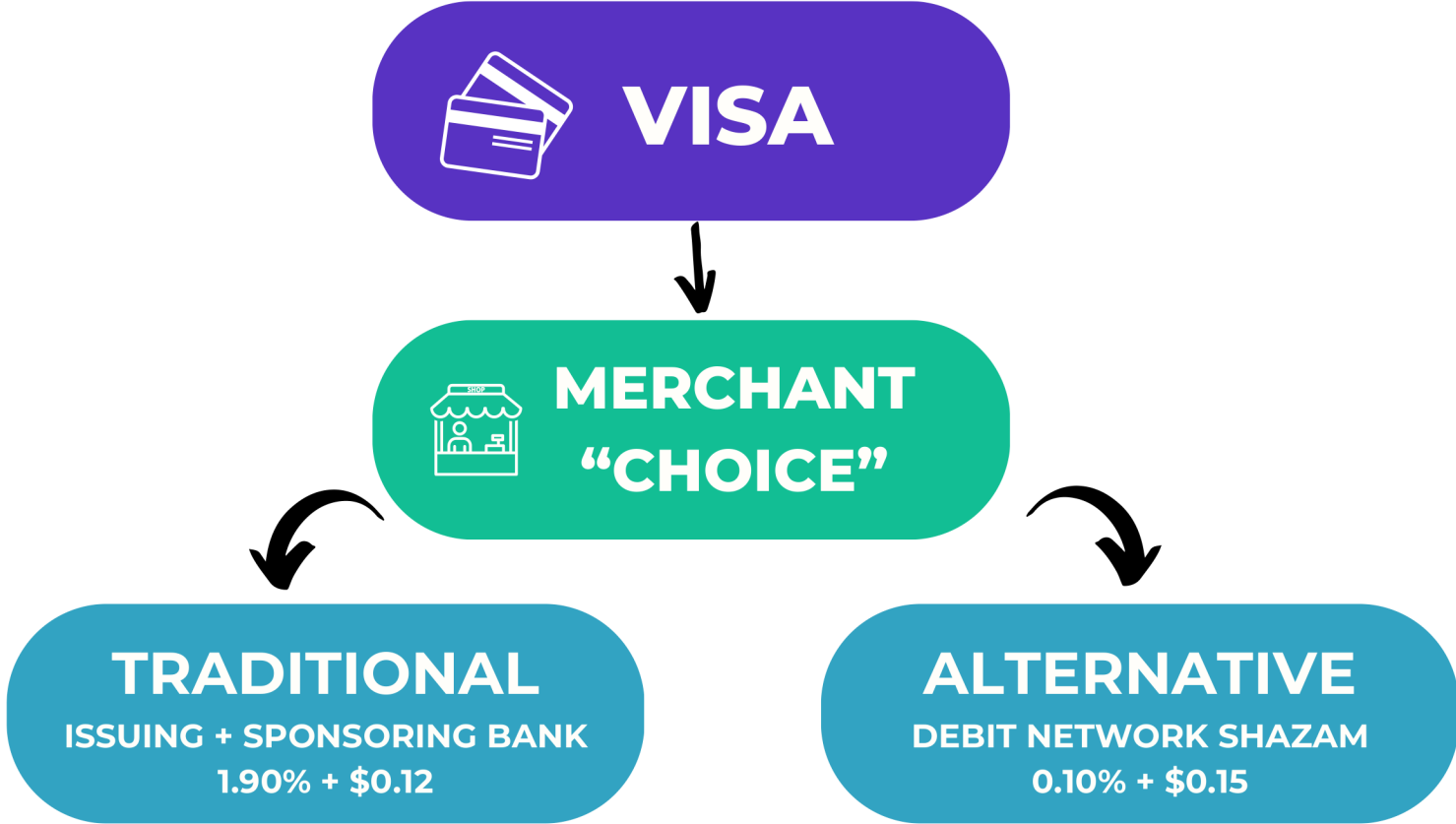
- Only impacts Visa & MC at Large banks.
- Excludes Amex, Discover, and Smaller Banks.
- Durbin Amendment was similar but for debit cards and the card brands found ways to compensate by raising other fees
- Consumers are being bombarded by “Point Tracking” companies like Nerd Wallet, making consumers opposed to this. This could lead to a higher adoption of Amex and Discover for savvy customers.

95%



PIX'S STANCE

- “Choice” is given to the Merchant. Good in theory, but **INCREDIBLY HARD** to implement.
- Only large corporations have technology built in for card routing choice. Most merchants rely on their Processors to route their transactions (debit cards).
- FISERV is the largest processor in the petroleum world. They also own 2 debit networks: STAR and Accel. This could work to their advantage or they could pass the savings to the merchant.



*HYPOTHETICAL

RECAP & QUESTIONS

Scan to Download your
Free Fee Calculator



or visit: pixcalculator.paperform.co



KC COOK | PIX
FOUNDER & PRESIDENT

BENCHMARK YOUR FEES

 **100%**

WHITE LABELING PAYMENTS: EVERYONE WINS

 **100%**

NAVIGATING LEGISLATION

 **100%**

FOR MORE INFO, VISIT:

www.pixpayments.com/btl